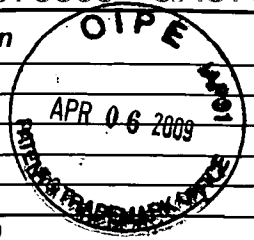


IDS Form PTO/SB/08: Substitute for form 1449A/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				Application Number	09/973,865
				Filing Date	October 11, 2001
				First Named Inventor	John Polk
				Art Unit	3691
				Examiner Name	Hani Kazimi
Sheet	1	of	1	Attorney Docket Number	06556.0003-03000



U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials <sup>7</sup>	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

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FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>7</sup>	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation <sup>6</sup>

NONPATENT LITERATURE DOCUMENTS			
Examiner Initials <sup>7</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>6</sup>
		KROENER III, William F., Stored Value Cards and Other Electronic Payment Systems, FIL-59-96, August 6, 1996, letter to Chief Executive Officer, (1 p.).	
		Federal Deposit Insurance Corporation - General Counsel's Opinion No. 8; Stored Value Cards and Other Electronic Payment Systems, 61 Federal Register 150, August 2, 1996, pp. 40490-40494, (6 pp.).	
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		CASON, Katherine L., Electronic Benefits Transfer: New Strategies for Improving Public Assistance Programs, Southern Rural Development Center Information Brief, No. 6, December 1998, (6 pp.); <a href="http://srdc.msstate.edu/publications/brief6.pdf">http://srdc.msstate.edu/publications/brief6.pdf</a> .	
		Letter to DiNUZZO, Joseph A., Insurance Coverage of Deposits for Which Insured Institution Acts as Fiscal Agent for Department of Treasury in Disbursing Social Security and Other Income to Recipients, FDIC-93-35, June 28, 1993, (2 pp.); <a href="http://www.fdic.gov/regulations/laws/rules/4000-8240.html#tail">www.fdic.gov/regulations/laws/rules/4000-8240.html#tail</a> .	

Examiner Signature	/Hani Kazimi/	Date Considered	06/08/2009
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